

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Elizabeth A Pate

Debtor(s)

Case No. 09 B 17792

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2009.
- 2) The plan was confirmed on 07/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/24/2010.
- 5) The case was Completed on 06/10/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$48,835.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$115,900.00
Less amount refunded to debtor	\$1,900.18

NET RECEIPTS:

\$113,999.82

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,683.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$5,683.80

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Becket & Lee	Secured	11,330.00	10,760.00	10,760.00	10,760.00	804.73
Becket & Lee	Unsecured	8,294.00	8,294.42	8,294.42	7,291.04	0.00
Becket & Lee	Unsecured	11,330.00	709.57	709.57	623.73	0.00
Becket & Lee	Unsecured	5,740.00	5,740.73	5,740.73	5,046.27	0.00
Becket & Lee	Unsecured	1,955.00	1,955.98	1,955.98	1,719.37	0.00
Beneficial	Secured	32,879.22	33,535.53	32,879.22	32,879.22	0.00
Beneficial	Unsecured	NA	656.31	656.31	576.92	0.00
CitiFinancial	Unsecured	11,322.00	NA	NA	0.00	0.00
Crown Mortgage Company	Secured	91,582.00	100.00	100.00	100.00	0.00
Crown Mortgage Company	Secured	91,582.00	90,345.04	90,345.04	0.00	0.00
East Bay Funding	Unsecured	2,600.00	2,600.50	2,600.50	2,285.92	0.00
ECast Settlement Corp	Unsecured	16,568.00	16,568.72	16,568.72	14,564.40	0.00
ECast Settlement Corp	Unsecured	4,562.00	4,562.76	4,562.76	4,010.80	0.00
ECast Settlement Corp	Unsecured	1,325.00	681.78	681.78	599.31	0.00
Freedom Financial Group Inc	Unsecured	25.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,800.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	133,548.00	133,008.64	133,008.64	0.00	0.00
JP Morgan Chase Bank NA	Secured	133,548.00	(387.00)	0.00	0.00	0.00
Palisades Collection LLC	Unsecured	NA	12,259.40	12,259.40	10,776.38	0.00
Portfolio Recovery Associates	Unsecured	NA	13,652.93	13,652.93	0.00	0.00
Portfolio Recovery Associates	Unsecured	15,356.00	15,688.12	15,688.12	13,790.33	0.00
Portfolio Recovery Associates	Unsecured	2,962.00	2,829.94	2,829.94	2,487.60	0.00
Vativ Recovery Solutions LLC	Unsecured	NA	12,259.40	12,259.40	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$223,353.68	\$0.00	\$0.00
Mortgage Arrearage	\$100.00	\$100.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$43,639.22	\$43,639.22	\$804.73
TOTAL SECURED:	\$267,092.90	\$43,739.22	\$804.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,460.56	\$63,772.07	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,683.80</u>
Disbursements to Creditors	<u>\$108,316.02</u>
TOTAL DISBURSEMENTS :	<u>\$113,999.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/09/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.